

*Emma Dumain, Roll Call*

In the United States, millions of people are struggling to pay back student loans; in Congress, a handful of Members are among them.

At least 13 Representatives currently are in the process of offsetting loans for higher education, either for themselves, their children or their spouses, according to their 2006 financial disclosures. While many Americans may be surprised to learn that they share the burden of debt with some of the nation's top lawmakers, it doesn't shock lobbyists and advocates in the student loan industry.

"This is a comment on how ubiquitous student borrowing has become," said Lucas Swarthout, a higher education associate with U.S. PIRG. "Even in the halls of Congress — even in upper-middle-class families — there are people borrowing for themselves and their children."

If anything, the number of Members with loans is surprisingly low, Swarthout said. The current national percentage of undergraduates taking out loans is 65 percent, according to Department of Education statistics. Ten years ago, however, the percentage of borrowers was only 25, but it still affected Reps. Artur Davis (D-Ala.), Patrick Murphy (D-Pa.), Cathy McMorris Rodgers (R-Wash.) and Stephanie Herseth Sandlin (D-S.D.), who around that time were finishing college and pursuing professional degrees.

Today, Reps. John Carter (R-Texas), Ray LaHood (R-Ill.), Jerrold Nadler (D-N.Y.) and John Shadegg (R-Ariz.) are among those parents who are helping their children pay off debts; Rep. Steve Israel (D-N.Y.) will soon be among them.

"I'm in Washington today with my daughter looking at [colleges]," Israel said Thursday. "I'm sure she'll spend most of her time asking about classes and professors, and I'll spend most of my time figuring out how to pay for this."

Israel added that his wife is enmeshed in a similar dilemma: "She's 42 years old, and she has eight more years left until she's finished paying off her student loans."

As the price of college tuition continues to climb — in 10 years, full tuition costs for private and public schools have grown by 28 percent and 38 percent, respectively, according to a study by the College Board — legislation that would improve accessibility of higher education continues to have a presence in the House. For these 13 Members, do their experiences with loans and debts have any bearing on their approach to relevant policymaking?

Swarthout said a solid connection could not easily be made between a Member's student loans and his or her vote on a related issue: "The political views of any Member of Congress are complex, and very divergent from one another."

Even in cases where Members with student loans also are advocates for this type of legislation, Harrison Wadsworth, a lobbyist with Washington Partners, emphasized that it's hard to argue that the two factors are linked.

"Members of Congress have an interest because many constituents have student loans and because clearly our country needs a more educated work force. Given the price of college and where things stand, loans are a part of how students pay for college these days," Wadsworth said.

Corey Ealons, a spokesman for Davis, echoed Wadsworth when talking about the Member's approach to education policymaking.

"Ultimately, politicians shouldn't be in the business of talking about themselves," Ealons said. "Accessing more resources for education in general, and student loans in particular, are very important to the Congressman because it means upward mobility in this country. It's an important issue to him from that standpoint, not from a personal one."

Still, there are some Members who say their priorities in Congress are tempered by their personal experiences. Rep. Russ Carnahan (D-Mo.), who took out student loans when he was in college and has a spouse still in the process of paying back her own, is one such Member.

"From my personal experience, I understand the strain high college costs place on families," Carnahan said in an e-mail statement to Roll Call. "A college education should never be priced out of reach for any American, and I have made giving our nation's youth access to an affordable education a top legislative priority."

Israel also was adamant to stress the special importance the issue has for him.

"There are some bills you support out of sensibility, and there are others you support out of empathy," Israel said. "When it comes to student loan issues, for me, it's about absolute empathy. With one child in college, one about to go to college ... It's important to me not just as a Member of Congress, but as a father."

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